

United States Bankruptcy Court
Eastern District of New YorkIn re:
Michael P Palleschi
Lizette Palleschi
DebtorsCase No. 15-41901-ess
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0207-1

User: admin
Form ID: 262Page 1 of 2
Total Noticed: 41

Date Rcvd: Nov 23, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 25, 2015.

db/jdb +Michael P Palleschi, Lizette Palleschi, 16 Clarence Place, Staten Island, NY 10306-2826
 smg +NYC Department of Finance, 345 Adams Street, 3rd Floor, Attn: Legal Affairs - Devora Cohn, Brooklyn, NY 11201-3719
 smg +NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300, Albany, NY 12205-0300
 smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256, Albany, NY 12240-0001
 8567302 #+Afm Financial Services, 1150 Raritan Rd Ste 103, Cranford, NJ 07016-3369
 8567305 +Ccs Medical, 75 Remittance Dr, Dept 6541, Chicago, IL 60675-6541
 8567306 +Clear Spring Loan Serv, 18451 N Dallas Pkwy Ste, Dallas, TX 75287-5206
 8567307 +Cohen & Slamowitz, 199 Crossways Park Dr, Woodbury, NY 11797-2016
 8567308 +Cohen & Slamowitz LLP, 199 Crossways Park Drive, Woodbury, NY 11797-2016
 8567311 +Convergent Healthcare Recovers, P O Box 5435, Dept 0102, Carol Stream, IL 60197-5435
 8567313 +Daniels Norelli scully & Cecere, 1 Old Country Rd., Ste LL 5, Carle Place, NY 11514-1806
 8567314 +Edward S Zizzmor, Esq, 881 Gerard Ave, Bronx, NY 10452-9434
 8567315 +Enterprise Recovery Systems Inc, P O Box 5288, Oak Brook, IL 60522-5288
 8567316 +Eos Cca, Po Box 981008, Boston, MA 02298-1008
 8567317 ++FORSTER & GARBUS LLP, 60 VANDERBILT MOTOR PARKWAY, P O BOX 9030, COMMACK NY 11725-9030
 (address filed with court: Forster & Garbus, LLP, 60 Motor Parkway, Commack, NY 11725)
 8567318 +Greenspoon Marder, Attny At Law, Capital Plaza 1, Suite 6500, 201 East Pine Street, Orlando, FL 32801-2718
 8567320 #+Mel S Harris & Assoc, 5 Hanover Square, 8th Floor, New York, NY 10004-2752
 8567321 +MerLife, 700 Quaker Lane, Warwick, RI 02886-6669
 8567325 NYS Dept Of Labor, Unemployment Div, P O Box 4320, Binghamton, NY 13902-4320
 8567323 +National Recovery Agen, 4201 Crums Mill Rd, Harrisburg, PA 17112-2893
 8590206 New York City Water Board, Department of Environmental Protection,
 Andrew Rettig, Assistant Counsel, 59-17 Junction Blvd, 13th Floor, Flushing NY 11373-5108
 8567324 +Nirmala Sanaakkayala, MD, 717 North Beers Street, Holmdel, NJ 07733-1524
 8567326 +Pnc Mortgage, Po Box 8703, Dayton, OH 45401-8703
 8567327 +Premier Medical PLLC, P O Box 141296, Staten Island, NY 10314-1296
 8567328 +Princeton Orthopaedic, 325 Princeton Ave, Princeton, NJ 08540-1617
 8567329 +Quest Diagnostics, P O Box 740985, Cincinnati, OH 45274-0985
 8567330 +Regional Imaging & Therap. Radiology Svs, P O Box 371493, Pittsburgh, PA 15250-7493
 8567332 +Stuart Pomper, MD, 3000 Hyland Blvd, Staten Island, NY 10306-4106
 8567333 +U S A Funds, Po Box 6180, Indianapolis, IN 46206-6180
 8567334 U S Dept Of Ed/gsl/atl, Po Box 4222, Iowa City, IA 52244
 8567336 +United Medical Surgical, Po Box 9112, Uniondale, NY 11555-9112
 8567337 +University Physicians Group, P O Box 50089, Staten Island, NY 10305-0089

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: ustpregion02.br.ecf@usdoj.gov Nov 23 2015 18:23:04
 Office of the United States Trustee, Eastern District of NY (Brooklyn Office),
 U.S. Federal Office Building, 201 Varick Street, Suite 1006, New York, NY 10014-9449
 8567303 +EDI: BANKAMER.COM Nov 23 2015 18:18:00 Bk Of Amer, 1800 Tapo Canyon Rd,
 Simi Valley, CA 93063-6712
 8567304 +EDI: CAPITALONE.COM Nov 23 2015 18:18:00 Capital One, Pob 30281,
 Salt Lake City, UT 84130-0281
 8567310 +EDI: WFNNB.COM Nov 23 2015 18:18:00 Comenity Bank/vctrsssec, Po Box 182789,
 Columbus, OH 43218-2789
 8567312 +EDI: CONVERGENT.COM Nov 23 2015 18:18:00 Convergent Outsourcing, 800 Sw 39th St,
 Renton, WA 98057-4975
 8567319 +EDI: IIC9.COM Nov 23 2015 18:18:00 I C System Inc, Po Box 64378,
 Saint Paul, MN 55164-0378
 8567322 +EDI: MID8.COM Nov 23 2015 18:18:00 Midland Fund, 8875 Aero Dr Ste 200,
 San Diego, CA 92123-2255
 8567331 EDI: NEXTEL.COM Nov 23 2015 18:18:00 Sprint, P O Box 4191, Carol Stream, IL 60197
 8567335 +E-mail/Text: ebn@unique-mgmt.com Nov 23 2015 18:23:22 Unique National Collec,
 119 E Maple St, Jeffersonville, IN 47130-3439

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

8567309* +Cohen & Slamowitz, LLP, 199 Crossways Park Drive, Woodbury, NY 11797-2016
 TOTALS: 0, * 1, ## 0Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court
 immediately.

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 25, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 23, 2015 at the address(es) listed below:

Alan Nisselson anisselson@windelsmarx.com,
theston@windelsmarx.com;ahollander@windelsmarx.com;n159@ecfcbis.com;jryan@windelsmarx.com
Kevin B Zazzeria on behalf of Debtor Michael P Palleschi kzazz007@yahoo.com
Kevin B Zazzeria on behalf of Joint Debtor Lizette Palleschi kzazz007@yahoo.com
Office of the United States Trustee USTPRegion02.BR.ECF@usdoj.gov

TOTAL: 4

Form **BLdfnld7** (12/01/2007)

United States Bankruptcy Court

Eastern District of New York
271-C Cadman Plaza East, Suite 1595
Brooklyn, NY 11201-1800

IN RE:

CASE NO: 1-15-41901-ess

Michael P Palleschi
16 Clarence Place
Staten Island, NY 10306

Lizette Palleschi
aka Lizette Eugenio
aka Lizette Mercado
16 Clarence Place
Staten Island, NY 10306

Name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address.

Social Security/Individual Taxpayer ID/Taxpayer ID/Employer ID No.:

CHAPTER: 7

xxx-xx-1950

xxx-xx-9244

DEBTOR(s)

DISCHARGE OF DEBTOR(S) ORDER OF FINAL DECREE

A petition under title 11, United States Code was filed by or against the Debtor(s) on April 27, 2015; an order for relief was entered under Chapter 7; no order denying a discharge has been granted.

It appearing that the debtor(s) is entitled to a discharge and the estate of the above named debtor(s) has been fully administered.

IT IS ORDERED:

- The debtor(s) is granted a discharge under Section 727 of Title 11, United States Code, (the Bankruptcy Code).
- Alan Nisselson (Trustee) is discharged as trustee of the estate of the above-named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above-named debtor(s) is closed.

BY THE COURT

Dated: November 23, 2015

s/ Elizabeth S. Stong
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

Form **BLdfnld7**(12/01/2007)

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.